

Form csnodsc – ntccselsnodis

**UNITED STATES BANKRUPTCY COURT**

District of New Jersey  
MLK Jr Federal Building  
50 Walnut Street  
Newark, NJ 07102

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Case No.: 16–25302–RG  
Chapter: 13  
Judge: Rosemary Gambardella

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

James R. Hutter Jr.  
1117 S. Elmora Avenue  
Elizabeth, NJ 07202

Social Security No.:  
xxx–xx–2859

Employer's Tax I.D. No.:

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**NOTICE OF CASE CLOSED WITHOUT DISCHARGE**

All creditors and parties in interest are notified that the above–named case has been closed without entry of discharge for the reason(s) indicated below.

- ☐ Debtor has not filed a **Certification About a Financial Management Course** (Official Form 423) proving compliance with the instructional course requirement for discharge.
- ☐ Joint debtor has not filed a **Certification About a Financial Management Course** (Official Form 423) proving compliance with the instructional course requirement for discharge.
- ☐ Debtor has not filed a **Certification in Support of Discharge** certifying that all domestic support obligations due have been paid.
- ☐ Joint debtor has not filed a **Certification in Support of Discharge** certifying that all domestic support obligations due have been paid.
- ☒ Debtor has been granted a discharge under sections 727 or 1141 of the Bankruptcy Code in a case commenced within 8 years before the date of the filing of the petition.
- ☐ Joint debtor has been granted a discharge under sections 727 or 1141 of the Bankruptcy Code in a case commenced within 8 years before the date of the filing of the petition.
- ☐ Debtor has received a discharge in a case filed under chapter 7, 11, or 12 of the Bankruptcy Code during the 4–year period preceding the date of the petition; or in a case filed under chapter 13 of the Bankruptcy Code during the 2 year period preceding the date of the petition.
- ☐ Joint Debtor has received a discharge in a case filed under chapter 7, 11, or 12 of the Bankruptcy Code during the 4 year period preceding the date of the petition; or in a case filed under chapter 13 of the Bankruptcy Code during the 2 year period preceding the date of the petition.
- ☐ An Order denying or revoking the debtor's discharge was entered pursuant to section 727 of the Bankruptcy Code.

- ☐ An Order denying or revoking the joint debtor's discharge was entered pursuant to section 727 of the Bankruptcy Code.

If the debtor subsequently files a Motion to Reopen the Case to allow for the filing of the above document, the debtor must pay the applicable filing fee. If the debtor's case was closed because the debtor received a discharge in a previous case as set forth above, the debtor will have received a Notice of Clerk's Evidence of Previous Discharge providing an opportunity to be heard prior to case closing.

Dated: September 8, 2020  
JAN: dlr

Jeanne Naughton  
Clerk

## Certificate of Notice Page 3 of 4

United States Bankruptcy Court  
District of New JerseyIn re:  
James R. Hutter, Jr.  
DebtorCase No. 16-25302-RG  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin  
Form ID: cscnodscPage 1 of 2  
Total Noticed: 39

Date Rcvd: Sep 08, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 10, 2020.

db +James R. Hutter, Jr., 1117 S. Elmora Avenue, Elizabeth, NJ 07202-2409  
 cr Kohl's, Attn: Becket and Lee LLP, PO Box 3001, Malvern, PA 19355-0701  
 cr +Legacy Mortgage Asset Trust 2020-RPL1 c/o Rushmore, P.O. Box 55004, Irvine, CA 92619-5004  
 cr +MTGLQ Investors, LP c/o Rushmore Loan Management S, P.O. Box 55004, Irvine, CA 92619-5004  
 516332213 +BESTBUY/CBNA, PO BOX 6497, Sioux Falls, SD 57117-6497  
 516332216 +CCS/FIRST NATIONAL BANK, 500 E. 60TH STREET N., Sioux Falls, SD 57104-0478  
 516332217 +CCS/First Saving Bank, 500 E. 60th Street N, Sioux Falls, SD 57104-0478  
 516332221 +FIRST SAVINGS CREDIT CARD, PO BOX 2509, Omaha, NE 68103-2509  
 516332220 +Fein, Such, Kahn & Shepard, P.C, 7 Century Dr. Ste 201, Parsippany, NJ 07054-4673  
 516332222 +First National Credit Card, PO Box 2496, Omaha, NE 68103-2496  
 516332223 +First Premier, PO Box 5529, Sioux Falls, SD 57117-5529  
 516332224 +First Premier Bank, 601 S. MINNESOTA AVENUE, Sioux Falls, SD 57104-4868  
 517967428 Kohl's, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701  
 516332225 +MABT/CONTFIN, 121 CONTINENTAL DR. STE 108, Newark, DE 19713-4326  
 516712934 MTGLQ INVESTORS, L.P., c/o Shellpoint Mortgage Serving, PO Box 10826, SC 29603-0826  
 516712935 +MTGLQ INVESTORS, L.P., c/o Shellpoint Mortgage Serving, PO Box 10826, SC 29603-0826,  
 MTGLQ INVESTORS, L.P., c/o Shellpoint Mortgage Serving 29603-0826  
 518808489 MTGLQ Investors, LP, c/o Rushmore Loan Management Services, PO Box 52708,  
 Irvine, CA 92619-2708  
 518808490 +MTGLQ Investors, LP, c/o Rushmore Loan Management Services, PO Box 52708,  
 Irvine, CA 92619-2708, MTGLQ Investors, LP,  
 c/o Rushmore Loan Management Services 92619-2708  
 516417469 Maria Hutter, 38 Rahway Avenue, Apt C, Elizabeth, NJ 07202  
 516332227 +NATIONSTAR MORTGAGE, PO BOX 60516, City of Industry, CA 91716-0516  
 516538794 +NATIONSTAR MORTGAGE LLC, PO BOX 619094, DALLAS, TX 75261-9094  
 516332228 +UNIFUND CCR PARTNER C/O, PETER W RAGAN, JR, 3100 ROUTE 138 WEST, BRINKLEY PLACE, BLDG ONE,  
 Belmar, NJ 07719-9020  
 516332229 +VERVE, PO BOX 31292, Tampa, FL 33631-3292  
 517374568 eCAST Settlement Corporation, PO Box 29262, New York NY 10087-9262  
 517374569 eCAST Settlement Corporation, PO Box 29262, New York NY 10087-9262,  
 eCAST Settlement Corporation, PO Box 29262, New York NY 10087-9262

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov Sep 08 2020 23:39:03 U.S. Attorney, 970 Broad St.,  
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  
 smg +E-mail/Text: ustregion03.ne.ecf@usdoj.gov Sep 08 2020 23:39:02 United States Trustee,  
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
 Newark, NJ 07102-5235  
 516332212 +E-mail/Text: bk@avant.com Sep 08 2020 23:39:21 AVANT, INC, 640 N. LASALLE ST,  
 Chicago, IL 60654-3731  
 516332214 +E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Sep 08 2020 23:49:25 CAPITAL ONE,  
 PO BOX 30285, Salt Lake City, UT 84130-0285  
 516332218 +E-mail/PDF: creditonebknofications@resurgent.com Sep 08 2020 23:49:21 CREDIT ONE BANK,  
 PO BOX 98873, Las Vegas, NV 89193-8873  
 516410702 E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Sep 08 2020 23:48:30  
 Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083  
 516495407 E-mail/PDF: resurgentbknofications@resurgent.com Sep 08 2020 23:48:32  
 LVNV Funding, LLC its successors and assigns as, assignee of FNB, LLC,  
 Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587  
 516490338 E-mail/PDF: MerrickBKNotifications@Resurgent.com Sep 08 2020 23:49:16 MERRICK BANK,  
 Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368  
 516332226 +E-mail/PDF: MerrickBKNotifications@Resurgent.com Sep 08 2020 23:48:48 MERRICK BANK,  
 10705 S. JORDAN GTWY STE 200, South Jordan, UT 84095-3977  
 516558533 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Sep 08 2020 23:48:52  
 Portfolio Recovery Associates, LLC, c/o Best Buy Credit Card, POB 41067,  
 Norfolk VA 23541  
 516485053 E-mail/Text: bnc-quantum@quantum3group.com Sep 08 2020 23:38:59  
 Quantum3 Group LLC as agent for, Sadino Funding LLC, PO Box 788,  
 Kirkland, WA 98083-0788  
 516522127 +E-mail/PDF: gecsedirecoverycorp.com Sep 08 2020 23:48:48 Synchrony Bank,  
 c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021  
 516332230 +E-mail/PDF: gecsedirecoverycorp.com Sep 08 2020 23:48:46 WALMART/SYNCHRONY BANK,  
 PO BOX 530927, Atlanta, GA 30353-0927  
 516332231 +E-mail/Text: bnc-bluestem@quantum3group.com Sep 08 2020 23:39:21 WEBBANK/FINGERHUT,  
 6250 RIDGEWOOD RD, Saint Cloud, MN 56303-0820

TOTAL: 14

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

516712912 MTGLQ INVESTORS, L.P., c/o Shellpoint Mortgage Serving

District/off: 0312-2

User: admin  
Form ID: cscnodsc

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Total Noticed: 39

Date Rcvd: Sep 08, 2020

516332215\* +CAPITAL ONE, PO BOX 30285, Salt Lake City, UT 84130-0285  
516332219\* +CREDIT ONE BANK, PO BOX 98873, Las Vegas, NV 89193-8873  
516546011\* +Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021  
TOTALS: 1, \* 3, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Sep 10, 2020

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 8, 2020 at the address(es) listed below:

Bruce W. Radowitz on behalf of Debtor James R. Hutter, Jr. torreso78@gmail.com,  
r45676@notify.bestcase.com  
Denise E. Carlon on behalf of Creditor MTGLQ INVESTORS, L.P. dcarlon@kmlawgroup.com,  
bkgroup@kmlawgroup.com  
Marie-Ann Greenberg magecf@magtrustee.com  
R. A. Lebron on behalf of Creditor NATIONSTAR MORTGAGE LLC bankruptcy@feinsuch.com  
Robert P. Saltzman on behalf of Creditor Legacy Mortgage Asset Trust 2020-RPL1 c/o Rushmore  
Loan Management Services LLC dnj@pbslaw.org  
Robert P. Saltzman on behalf of Creditor MTGLQ Investors, LP c/o Rushmore Loan Management  
Services LLC dnj@pbslaw.org  
Steven P. Kelly on behalf of Creditor NATIONSTAR MORTGAGE LLC skelly@sterneisenberg.com,  
bkecf@sterneisenberg.com  
William M.E. Powers on behalf of Creditor MTGLQ Investors, L.P. ecf@powerskirn.com  
William M.E. Powers, III on behalf of Creditor MTGLQ Investors, L.P. ecf@powerskirn.com  
TOTAL: 9